

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHELE L DILLIOTT

Debtor(s)

Case No. 19-22479JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2019.
- 2) The plan was confirmed on 08/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/14/2020, 08/18/2020, 07/29/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/18/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,875.00.
- 10) Amount of unsecured claims discharged without full payment: \$20,843.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$90,303.00
Less amount refunded to debtor	\$754.04

**NET RECEIPTS:** **\$89,548.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,601.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,363.85
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,964.85**

Attorney fees paid and disclosed by debtor: \$899.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,489.00	6,489.09	6,489.09	1,853.09	0.00
BANK OF MISSOURI	Unsecured	0.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	4,354.00	4,354.63	4,354.63	1,243.55	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	280.98	280.98	80.24	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	20,646.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	5,973.00	5,991.49	2,710.84	2,710.84	474.75
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL TIRE AND BATTERY/CBN/	Unsecured	0.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	101,777.00	100,834.17	0.00	60,018.68	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	1,944.99	1,944.99	1,944.99	0.00
PHFA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,673.00	3,635.13	3,635.13	1,038.08	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,475.00	1,439.86	1,439.86	411.18	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,698.00	1,698.74	1,698.74	485.11	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	283.00	327.95	327.95	93.65	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	2,258.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	2,136.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
TBOM RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	954.00	954.80	954.80	272.66	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	1,766.56	1,766.56	504.48	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC PHYSICIAN SERVICES	Unsecured	NA	588.22	588.22	167.98	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,752.00	8,663.67	8,663.67	2,474.08	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	191.25	191.25	54.62	0.00
WELLS FARGO BANK NA	Unsecured	563.00	563.36	563.36	160.88	0.00
WELLS FARGO BANK NA	Unsecured	734.00	734.14	734.14	209.65	0.00
WESBANCO BANK INC(*)	Secured	5,554.00	5,418.64	5,131.38	5,131.38	254.22

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$60,018.68	\$0.00
Mortgage Arrearage	\$1,944.99	\$1,944.99	\$0.00
Debt Secured by Vehicle	\$2,710.84	\$2,710.84	\$474.75
All Other Secured	\$5,131.38	\$5,131.38	\$254.22
<b>TOTAL SECURED:</b>	<b>\$9,787.21</b>	<b>\$69,805.89</b>	<b>\$728.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,688.38</b>	<b>\$9,049.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,964.85</u>
Disbursements to Creditors	<u>\$79,584.11</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$89,548.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/24/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.